

Information to identify the case:

Debtor 1	<u>Ian Spence</u>	Social Security number or ITIN	xxx-xx-1727
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-10239-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ian Spence

4/6/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ian Spence
Debtor

Case No. 17-10239-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 06, 2022

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db	+ Ian Spence, 1 Redfield Village, Apt 1 A, Metuchen, NJ 08840-3001
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
sp	+ John Strong, 303 George Street, New Brunswick, NJ 08901-2020
516581036	+ Devry Inc, Merchants Credit Guide, 223 W Jackson Blvd, Chicago, IL 60606-6908
516801973	Middlesex Emergency Physicians PA, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 06 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516716140	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:34:22	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516581029	+ Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:34:17	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516581032	+ EDI: TSYS2	Apr 07 2022 02:33:00	Barclays Bank Delaware, Attn Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
516581033	Email/Text: bankruptcy@cavps.com	Apr 06 2022 20:30:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
516648876	+ Email/Text: bankruptcy@cavps.com	Apr 06 2022 20:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516581034	+ EDI: CITICORP.COM	Apr 07 2022 02:33:00	Citibank, PO Box 653095, Dallas, TX 75265-3095
516581035	+ Email/Text: electronicbkydocs@nelnet.net	Apr 06 2022 20:30:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516581037	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
516759283	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 20:29:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516581038	+ EDI: CITICORP.COM	Apr 07 2022 02:33:00	Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516581039	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 20:29:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709

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516581040	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
516831841	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
516581041	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516581042	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 06 2022 20:29:00	Toyota Financial Services, Toyota Motor Credit, Po Box 8026, Cedar Rapids, IA 52408
516624506	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 06 2022 20:29:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516595821	+ Email/Text: electronicbkydocs@nelnet.net	Apr 06 2022 20:30:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
516581043	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Vaughan Bassett/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516581030	##+	Atlantic Credit & Finance, PO Box 12966, Roanoke, VA 24030-2966
516581031	##+	Atlantic Credit & Finance, 3353 Orange Avenue, Roanoke, VA 24012-6335

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Nicholas Fitzgerald	on behalf of Debtor Ian Spence fitz2law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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